

Information to identify the case:

Debtor 1	Thomas Edward Papcunik	Social Security number or ITIN	xxx-xx-7967
	First Name Middle Name Last Name	EIN	__-____
Debtor 2	Rhoda N. Papcunik	Social Security number or ITIN	xxx-xx-1171
(Spouse, if filing)	First Name Middle Name Last Name	EIN	__-____
United States Bankruptcy Court WESTERN DISTRICT OF PENNSYLVANIA			
Case number: 19-70284-JAD			

Order of Discharge

12/15

IT IS ORDERED: A discharge under 11 U.S.C. § 727 is granted to:

Thomas Edward Papcunik

Rhoda N. Papcunik

9/4/19

By the court: Jeffery A. Deller
United States Bankruptcy Judge

Explanation of Bankruptcy Discharge in a Chapter 7 Case

This order does not close or dismiss the case, and it does not determine how much money, if any, the trustee will pay creditors.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily or from paying reaffirmed debts according to the reaffirmation agreement. 11 U.S.C. § 524(c), (f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts owed before the debtors' bankruptcy case was filed.

Also, if this case began under a different chapter of the Bankruptcy Code and was later converted to chapter 7, debts owed before the conversion are discharged.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

For more information, see page 2 >

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for most taxes;
- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts for certain types of loans owed to pension, profit sharing, stock bonus, or retirement plans; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

Also, debts covered by a valid reaffirmation agreement are not discharged.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of the bankruptcy discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.

Certificate of Notice Page 3 of 3
 United States Bankruptcy Court
 Western District of Pennsylvania

In re:
 Thomas Edward Papcunik
 Rhoda N. Papcunik
 Debtors

Case No. 19-70284-JAD
 Chapter 7

CERTIFICATE OF NOTICE

District/off: 0315-7

User: admin
 Form ID: 318

Page 1 of 1
 Total Noticed: 8

Date Rcvd: Sep 04, 2019

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Sep 06, 2019.

db/jdb	+Thomas Edward Papcunik, Rhoda N. Papcunik, 1014 Verla Drive, Windber, PA 15963-4931
15051500	+Home Depot Credit, P.O. Box 9001010, Louisville, KY 40290-1010
15051501	+KML Law Group, P.C., Suite 5000 BNY Mellon Independence Ctr, 701 Market Street, Philadelphia, PA 19106-1538
15051502	+M & T Bank, P.O. Box 619063, Dallas, TX 75261-9063

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

tr	+EDI: QJRWALSH.COM Sep 05 2019 06:48:00 James R. Walsh, Spence, Custer, Saylor, Wolfe & Rose, LLC, 1067 Menoher Boulevard, Johnstown, PA 15905-2545
smg	E-mail/Text: RVSVCBICNOTICE1@state.pa.us Sep 05 2019 03:09:03 Pennsylvania Dept. of Revenue, Department 280946, P.O. Box 280946, ATTN: BANKRUPTCY DIVISION, Harrisburg, PA 17128-0946
15051499	+E-mail/Text: msummits@franklinjohnstown.com Sep 05 2019 03:10:17 Franklin Johnstown Federal Credit Union, 310 Bloomfield Street, Johnstown, PA 15904-3202
15051503	+E-mail/Text: bankruptcyteam@quickenloans.com Sep 05 2019 03:10:08 Quicken Loans, 635 Woodward Avenue, Detroit, MI 48226-3408

TOTAL: 4

***** BYPASSED RECIPIENTS (undeliverable, * duplicate) *****
 cr Quicken Loans Inc.

TOTALS: 1, * 0, ## 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Sep 06, 2019

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on September 4, 2019 at the address(es) listed below:

Forrest B. Fordham, III	on behalf of Debtor Thomas Edward Papcunik	FFordhamlaw@msn.com,
fordham-law@hotmail.com		
Forrest B. Fordham, III	on behalf of Joint Debtor Rhoda N. Papcunik	FFordhamlaw@msn.com,
fordham-law@hotmail.com		
James Warmbrodt	on behalf of Creditor Quicken Loans Inc.	bkgroup@kmlawgroup.com
James R. Walsh	jwalsh@spencecuster.com,	
trustee@spencecuster.com;kpetak@spencecuster.com;skosis@spencecuster.com;jwalsh@ecf.axosfs.com;TrusteeWalsh@gmail.com		
Office of the United States Trustee	ustpreregion03.pi.ecf@usdoj.gov	

TOTAL: 5